

Abstract of the Disclosure

A method for benefits administration is described. A benefit plan is provided, comprised of a Health Care Account and an Umbrella Account. Through financial incentives, benefit plan beneficiaries are encouraged to spend funds in the funded Health Care Account and the funded Umbrella Account so that, at the end of the benefit plan year, unspent funds are distributed back to the beneficiaries. A method of health management is also described, comprising a Health Team to provide health care services and health management to a group of benefit plan beneficiaries. The Health Team is designed to maintain the well being of the group, to maximize efficient spending of health care dollars. A clinical information system is also described, comprising a third party administrator component, a health management component, and a health risk assessment/medical history component.